



SAMPLE LETTER

LETTER FOR PATIENTS WHO RECEIVED A LETTER FROM DELTA STATING THAT YOU ARE “OUT-OF-NETWORK”

Legal Disclaimer: *This document is a generalized example and does not constitute legal, insurance, regulatory, or professional advice. MGE: Management Experts, Inc., Byrsa Publishing, LLC, and the authors are not liable for any outcomes resulting from the use, modification, or distribution of this sample letter. We recommend that you seek professional advice from your legal counsel prior to using it and ensure it aligns with any contractual agreements you have/had with the insurance carrier.*

Important Notice for the Practice: This is a **sample letter** provided for training and educational purposes only. It is not a full representation of how every practice should communicate with patients, nor does it replace your standard communication procedures, legal guidance, or insurance-related requirements.

Before using it or modifying this letter, each practice must:

- Confirm that the patient’s specific insurance plan **truly has out-of-network benefits**,
- Verify how preventive care, reimbursement, and assignment of benefits apply to that plan,
- Review the language in your **PPO contract(s)** to ensure compliance with any restrictions on patient communication or insurer-related statements,
- Consult appropriate legal, regulatory, or compliance professionals **if needed**,
- Ensure that all edits maintain compliance with state law and insurance contract language,
- We also recommend **only sending this letter if the insurance company has already contacted the patient** regarding your out-of-network status.

This letter should be edited as needed to reflect your practice’s policies, your contracts, and the patient’s coverage. The practice is solely responsible for ensuring compliance.

LETTER FOR PATIENTS WHO RECEIVED A LETTER FROM DELTA STATING THAT YOU ARE “OUT-OF-NETWORK”

Dear [Patient Name],

We are writing to follow up on a letter you may have received from Delta Dental regarding our participation status. These letters can sometimes be confusing, so we wanted to explain what this means for your care in our office.

After a recent review, we made the decision not to renew our contract with Delta Dental for certain plans. As a result, our office is now considered an “out-of-network” provider for those plans. **We want to reassure you that you can still continue receiving care in our office, and we are still here to help you use your available benefits.**

Most Delta PPO plans include out-of-network coverage. Coverage details vary from plan to plan, **but many patients experience little to no change in how preventive services (cleanings, X-rays, and exams) are handled.** As always, we will continue to:

- See you as a patient
- Verify your benefits
- File your claims for you
- Review any copayments or coverage details with you before any treatment is scheduled

If you’d like us to look into the specifics of your particular plan and how this applies to you, we are more than happy to help.

Please feel free to call us at [Phone Number] with any questions.

Thank you again for your trust — we look forward to continuing to care for you.

Warm regards,

[Doctor/Practice Name]